

ISABEL C. BALBOA, ICB-4082  
ISABEL C. BALBOA, STANDING TRUSTEE  
CHERRY TREE CORPORATE CENTER  
535 ROUTE 38, SUITE 580  
CHERRY HILL, NJ 08002  
(856) 663-5002  
CHAPTER 13 STANDING TRUSTEE

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

DEBTOR: ALEX A. TERAN  
CASE NUMBER: 21-14773 ABA

NOTICE OF RESERVE ON CLAIM

CREDITOR: MIDLAND FUNDING  
TRUSTEE CLAIM #: 38  
COURT CLAIM #: N/A

Please be advised that a reserve has been placed on the above named claim for the following reason:

- ☐ Disbursement checks have been returned as undeliverable. A change of address must be filed with the Court.
- ☐ The creditor cannot locate an account for the debtor under the account number provided. The correct account number must be provided in writing.
- ☐ The creditor is not cashing checks issued by the Trustee. Payments will not resume until a written request is sent by the creditor to the Trustee.
- ☐ the debt has been transferred and the transfer/assignment has not been filed with the court.
- ☐ The creditor refuses to accept partial payments. Issue must be resolved by debtor's attorney or Pro Se debtor, and Trustee must be notified in writing of resolution.
- ☒ the creditor has failed to file a proof of claim.
- ☐ the debtor has failed to file a proof of claim for a creditor provided for in the plan pursuant to Fed. R. Bankr. P. 3004
- ☐ the creditor has received stay relief, as per order entered

\_\_\_\_\_ OTHER:

**In the event the creditor seeks to file a claim after the expiration of the claims bar date, the creditor must obtain an Order Allowing Late Proof of Claim in accordance with Fed. R. Bankr. P. 3002(c) and 9006(b)(3). If a late proof of claim is filed, and an Order Allowing Late Proof of Claim has not been entered by the Court, the late claim WILL NOT be paid. The Chapter 13 Trustee will reserve the amounts provided in the plan for such creditor pending further Order of the Court.**

Request for additional information should be directed to: Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38, Suite 580, Cherry Hill, NJ 08002.

Dated: JANUARY 12, 2023

/s/ Isabel C. Balboa

Chapter 13 Standing Trustee

Copy to:

MIDLAND FUNDING  
BANKRUPTCY DEPARTMENT  
350 CAMINO DE LA REINE  
SUITE 100  
SAN DIEGO, CA 92108

KEVIN C. FAYETTE, ESQUIRE  
1675 WHITEHORSE-MERCERVILLE ROAD  
SUITE 204  
HAMILTON, NJ 08619

ALEX A. TERAN  
147 GREENBROOK DRIVE  
MARLTON, NJ 08053